

Information to identify the case:

Debtor 1	<u>Elliot Paul</u>	Social Security number or ITIN	xxx-xx-1959
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Diana Paul</u>	Social Security number or ITIN	xxx-xx-3793
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-17040-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Elliot Paul

Diana Paul
aka Diana Murphy

7/28/17

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Elliot Paul
 Diana Paul
 Debtors

Case No. 17-17040-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 63

Date Rcvd: Jul 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2017.

db/jdb
 516753311 +Elliot Paul, Diana Paul, 1109 Winding Drive, Cherry Hill, NJ 08003-2730
 516753312 +Art's Landscaping, PO Box 743, Hammonton, NJ 08037-0743
 516753314 +B Safe, Inc., 109 Baltimore Ave., Wilmington, DE 19805-2554
 516753316 +BJ Kilpatrick, Inc., 136 S. White Horse Pike, Hammonton, NJ 08037
 516753319 +CFI Resort Management Inc., 2801 Old Winter Garden Rd., Ocoee, FL 34761-2965
 516753320 +Chase Mortgage, PO Box 183166, Columbus, OH 43218-3166
 516753321 +Citibank, 55 Beattie Place, Suite 110, MS 576, Greenville, SC 29601-5115
 516753322 +Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040,
 S Louis, MO 63179-0040
 516753323 +Columbia Savings Bank, 19-01 Route 208 N, Fair Lawn, NJ 07410-2824
 516753329 +Comcast, 4008 N. Dupont Hwy., New Castle, DE 19720-6320
 516753330 +Edith Altschuler, 209 Laurel Rd., Voorhees, NJ 08043-2390
 516753331 +Emergency Physician Eye Associates, Health Care Revenue Recovery (HRGG), PO Box 8486,
 Pompano Beach, FL 33075-8486
 516753332 +Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
 516753332 +Experian, PO Box 4500, Allen, TX 75013-1311
 516753333 +Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
 516753334 +Great American Financial, 401 Hackensack Ave., 9th Floor, Hackensack, NJ 07601-6402
 516753335 +Horizon BCBS, PO Box 10192, Newark, NJ 07101-3120
 516753337 +Kennedy Health System, 500 Marlboro Ave., Cherry Hill, NJ 08002-2020
 516753340 +Leomat, Inc., 1926 Greentree Road, Suite 200, Cherry Hill, NJ 08003-1124
 516753341 +Moorestown Municipal Court, 1245 N. Church St., Moorestown, NJ 08057-1142
 516753342 +Net Carrier Telecom, Inc., 4000 N. Cannon Ave., Lansdale, PA 19446-1880
 516753343 +New Jersey American Water, Box 871331, Pittsburgh, PA 15250-0001
 516753345 +PSE & G, PO Box 14444, New Brunswick, NJ 08906-4444
 516753346 +PSE&G, PO Box 14444, Woodbury, NJ 08096
 516753344 +Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406
 516753347 +Public Storage, 612 Haddonfield Berlin Road, Voorhees, NJ 08043-1417
 516753348 +RA Pain Services, PO Box 4640, Rutherford, NJ 07070-0464
 516753350 +Rancocas Anesthesiology, PO Box 4640, Rutherford, NJ 07070-0464
 516753351 +State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245,
 Trenton, NJ 08695-0245
 516753352 +Steven R. Neuner, Esq., Neuner & Ventura, 750 Route 73 South, Marlton, NJ 08053-4141
 516753359 +TransUnion, PO Box 2000, Chester, PA 19022-2000
 516753364 +Westgate Vacation Villas Resort & Spa, 7700 Westgate Boulevard, Kissimmee, FL 34747-4630
 516753365 +Wilde Stanislaw, 96 E. Washington St., No. A, Riverside, NJ 08075-3826
 516753366 +William J. Fiore, Esq., Meyner and Landis, LLP, One Gateway Center, Suite 2500,
 Newark, NJ 07102-5396

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr

+EDI: QBTHOMAS.COM Jul 28 2017 23:13:00 Brian Thomas, Brian Thomas, Esq,
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 28 2017 23:21:10 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Jul 28 2017 23:21:06 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516753309 +EDI: AMEREXPR.COM Jul 28 2017 23:13:00 American Express, PO Box 981535,
 El Paso, TX 79998-1535
 516753310 +EDI: AMEREXPR.COM Jul 28 2017 23:13:00 Amex, Correspondence, Po Box 981540,
 El Paso, TX 79998-1540
 516753313 +E-mail/Text: banko@berkscredit.com Jul 28 2017 23:20:47 Berks Credit & Collections,
 Po Box 329, Temple, PA 19560-0329
 516753315 +EDI: CAPITALONE.COM Jul 28 2017 23:13:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 516753317 +EDI: CAUT.COM Jul 28 2017 23:13:00 Chase Auto Finance, National Bankruptcy Dept,
 201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004-1071
 516753318 +EDI: CHASE.COM Jul 28 2017 23:13:00 Chase Card, Attn: Correspondence Dept, Po Box 15298,
 Wilmington, DE 19850-5298
 516753324 +EDI: WFNNB.COM Jul 28 2017 23:13:00 Comenity Bank, PO Box 182125,
 Columbus, OH 43218-2125
 516753325 +EDI: WFNNB.COM Jul 28 2017 23:13:00 Comenity Bank/Talbots, Po Box 182125,
 Columbus, OH 43218-2125
 516753326 +EDI: RCSFNBMARIN.COM Jul 28 2017 23:13:00 Credit One Bank Na, Po Box 98873,
 Las Vegas, NV 89193-8873
 516753327 +EDI: DISCOVER.COM Jul 28 2017 23:13:00 Discover, PO BOX 30943, Salt Lake City, UT 84130
 516753328 +EDI: DISCOVER.COM Jul 28 2017 23:13:00 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 516753336 +EDI: IRS.COM Jul 28 2017 23:13:00 Internal Revenue Service,
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
 516753338 +EDI: CBSKOHLS.COM Jul 28 2017 23:13:00 KOHL'S, P.O. Box 3084, Milwaukee, WI 53201-3084
 516780575 +EDI: BL-BECKET.COM Jul 28 2017 23:13:00 Kohl's, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 63

Date Rcvd: Jul 28, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516753339 +EDI: CBSKOHL.COM Jul 28 2017 23:13:00 Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
516881534 +E-mail/Text: bankruptcy@pseg.com Jul 28 2017 23:20:27 PSE&G, PO Box 490, Cranford, NJ 07016-0490
516753353 +EDI: RMSC.COM Jul 28 2017 23:13:00 Synch/Lord & Taylor, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
516753354 +EDI: RMSC.COM Jul 28 2017 23:13:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516753355 +EDI: RMSC.COM Jul 28 2017 23:13:00 Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516753356 +EDI: RMSC.COM Jul 28 2017 23:13:00 Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516753358 +EDI: TDBANKNORTH.COM Jul 28 2017 23:13:00 TD Bank, PO Box 219, Lewiston, ME 04243-0219
516753357 +EDI: WTRRN BANK.COM Jul 28 2017 23:13:00 Target, C/O Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
516753360 +EDI: WFFC.COM Jul 28 2017 23:13:00 Wells Fargo, P.O. Box 10335, Des Moines, IA 50306-0335
516753361 +EDI: WFFC.COM Jul 28 2017 23:13:00 Wells Fargo Card Services, PO Box 348750, Sacramento, CA 95834-8750
516753362 +EDI: WFFC.COM Jul 28 2017 23:13:00 Wells Fargo Financial Cards, PO Box 14517, Des Moines, IA 50306-3517
516753363 +EDI: WFFC.COM Jul 28 2017 23:13:00 Wells Fargo Visa, PO Box 348750, Sacramento, CA 95834-8750

TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516753349 ##+Radiology Assoc of New Jersey PC, PO Box 1343, Indianapolis, IN 46206-1343

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 30, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2017 at the address(es) listed below:

Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com
Brian C. Nicholas on behalf of Creditor JPMORGAN CHASE BANK, N.A. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Daniel L Reinganum on behalf of Joint Debtor Diana Paul dreinganum@MPADLaw.com, kgresh@mpadlaw.com; djamison@mpadlaw.com; lwood@mpadlaw.com; cgetz@mpadlaw.com
Daniel L Reinganum on behalf of Debtor Elliot Paul dreinganum@MPADLaw.com, kgresh@mpadlaw.com; djamison@mpadlaw.com; lwood@mpadlaw.com; cgetz@mpadlaw.com
Linda T. Snyder on behalf of Creditor TD Bank, N.A. lsnyder@meyner.com
R. A. Lebron on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION bankruptcy@feinsuch.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7